

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

**SOUTHERN DISTRICT OF TEXAS**

Case number (if known): \_\_\_\_\_ Chapter you are filing under:

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☒ Chapter 13

☐ Check if this is an  
amended filing

Official Form 101**Voluntary Petition for Individuals Filing for Bankruptcy****12/17**

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	<b>Valerie</b> _____ First Name <b>Verneal</b> _____ Middle Name <b>Henry</b> _____ Last Name _____ Suffix (Sr., Jr., II, III)	_____ First Name _____ Middle Name _____ Last Name _____ Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names.	_____ First Name _____ Middle Name _____ Last Name	_____ First Name _____ Middle Name _____ Last Name
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	<b>xxx - xx - 3 1 2 5</b> OR <b>9xx - xx -</b> _____	<b>xxx - xx -</b> _____ OR <b>9xx - xx -</b> _____

Debtor 1 **Valerie Verneal Henry**

Case number (if known) \_\_\_\_\_

**About Debtor 1:****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and doing business as names

☒ I have not used any business names or EINs.

Business name

Business name

Business name

EIN

EIN

**5. Where you live****1802 Granite Field Lane**

Number Street

**Ricmond TX 77469**

City State ZIP Code

**Harris**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy***Check one:*☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)**About Debtor 2 (Spouse Only in a Joint Case):**☐ I have not used any business names or EINs.

Business name

Business name

Business name

EIN

EIN

**If Debtor 2 lives at a different address:**

Number Street

City State ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

*Check one:*☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under***Check one:* (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13

Debtor 1 **Valerie Verneal Henry**

Case number (if known) \_\_\_\_\_

**8. How you will pay the fee**

- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

- ☐ No
- ☒ Yes.

District **Southern District of Texas** When **05/02/2016** Case number **16-32338-H5-1**  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

- ☒ No
- ☐ Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
MM / DD / YYYY if known

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
MM / DD / YYYY if known

**11. Do you rent your residence?**

- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Valerie Verneal Henry**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?

- ☒ No. Go to Part 4.  
☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- ☒ No. I am not filing under Chapter 11.  
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

**Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

- ☒ No  
☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

Debtor 1 **Valerie Verneal Henry**

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Valerie Verneal Henry**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

- 16. What kind of debts do you have?**
- 16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.**
- \_\_\_\_\_
- 17. Are you filing under Chapter 7?**
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
- ☐ Yes
- 18. How many creditors do you estimate that you owe?**
- |                                          |                                        |                                            |
|------------------------------------------|----------------------------------------|--------------------------------------------|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |                                        |                                            |
- 19. How much do you estimate your assets to be worth?**
- |                                                         |                                                      |                                                        |
|---------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |
- 20. How much do you estimate your liabilities to be?**
- |                                                         |                                                      |                                                        |
|---------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

Debtor 1 Valerie Verneal Henry

Case number (if known) \_\_\_\_\_

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X /s/ Valerie Verneal Henry**

Valerie Verneal Henry, Debtor 1

Executed on **08/03/2018**

MM / DD / YYYY

**X**

Signature of Debtor 2

Executed on \_\_\_\_\_

MM / DD / YYYY

Debtor 1 **Valerie Verneal Henry**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X /s/ John V. Burger**

Signature of Attorney for Debtor

Date **08/03/2018**

MM / DD / YYYY

**John V. Burger**

Printed name

**Burger Law Firm**

Firm Name

**3000 Wesleyan**

Number Street

**Suite 395****Houston**

City

**TX**

State

**77027**

ZIP Code

Contact phone **(713) 960-9696**Email address **bankruptcy@burgerlawfirm.com****03378650**

Bar number

State



Acceptance Now  
ATTN: AcceptanceNOW Customer Service / B  
5501 Headquarters Dr  
Plano, TX 75024

AD Astra Rec Svs  
7330 W 33rd S #118  
Witcica KS 67205

AMCA Collection Agency  
P O Box 1235  
Elmsford, NY 10523-0935

AmeriCredit Financial Services, Inc  
4000 Embarcadero  
Arlington TX 76014

AmeriCredit/GM Financial  
Attn: Bankruptcy  
PO Box 183853  
Arlington, TX 76096

ARS-ACS PRIM CR PHYS SW PA  
Attn: Bankruptcy  
PO Box 459079  
Sunrise, FL 33345

Avante  
3600 South Gessner Road  
Ste 225  
Houston, TX 77063

Bank Of America  
Attn: Bankruptcy  
PO Box 982238  
El Paso, TX 79998

Barrett Daffin Frappier Turner & Engel  
4004 Belt line Rd #100  
Addison, TX 75001  
Fax: 972-341-0673

Burger Law Firm  
3000 Wesleyan  
Suite 305  
Houston TX 77027

Caine & Weiner CUTCO  
Attn: Bankruptcy  
PO Box 5010  
Woodland Hills, CA 91365

Cash Factory  
6965 S. Rainbow Blvd #130  
Las Vegas, NV 89119

CCS Wells Fargo  
Two Wells Avenue  
Newton Center, MA 02459-3208

Central Portfolio Control  
6640 Shady Oak Rd. #300  
Eden Prairie, MN 55344-7710

Commonwealth Financial  
245 Mai St  
Dickson City, PA 18519

Credit Collection Services  
Two Wells Avenue  
Newton Center, MA 02459-3208

Credit First National Assoc  
Attn: BK Credit Operations  
PO Box 81315  
Cleveland, OH 44181

EdFinancial Services  
Attn: Bankruptcy  
PO Box 36008  
Knoxville, TN 37930

Ft Bend Cty Et Al (ESCROWED)  
Patsy Schultz, Tax A/C  
P.O. Box 1028  
Sugar Land, TX 77487

HRRG  
PO Box 8486  
Coral Springs, FL 33075

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Irina Zaydman MD  
16659 SW Frwy #301  
Sugar Land TX 77479

IRS Special Procedures  
2970 Market St.,  
Stop 5-Q30.133  
Philadelphia, PA 19104-5016

IRS Special Procedures  
1919 Smith Stop 5024 HOU  
Houston TX 77002

IRS Special Procedures  
1919 Smith Stop 5024 HOU  
Houston, TX 77002

John P. Dillman/T.Grundemeier  
Linebarger Goggan Blair & Sampson  
P.O. Box 3064  
Houston, TX 77253-3064

Mr Cooper/NS  
for Bank of NY Mellon Trust  
Po Box 619094  
Dallas TX 75261-9741

Perdue, Brandon, Fielder,  
Collins & Mott, L.L.P.  
1235 North Loop West, Suite 600  
Houston, TX 77008

PFS Group  
7670 Woodway #250  
Houston, TX 77063

Riverpark West POA, Inc  
c/o Crest Mngt co  
Po Box 219320  
Houston TX 7218

Roberts Markel Weinberg Butler Hailey PC  
for  
2800 Post Oak Blvd #577  
Houston TX 77056

Select Portfolio Servicing, Inc  
Attn: Bankruptcy  
PO Box 65250  
Salt Lake City, UT 84165

ServPro of River Oaks  
1607 Rice St  
Rosenberg, TX 77471

SKO Brenner American  
40 Daniel St  
PO Bx 230  
Frmmgale, NY11734

Ten Dollas Paydaday loan.com  
Williams and Brown  
4691 Clifton Prkwy  
Hamburg, NY 14075

Title Max  
ATT: LEgal  
15 Bull Street  
Savannah, Ga. 31401

Transworld Systems  
2235 Mercury Way #275  
Santa Rosa, CA 95407

United States Dept Justice  
US Attorney- Room 327D  
10th and Constitution Ave NW  
Washington DC 20530

United States Attorney  
Dept of Justice  
1000 Louisiana, Suite 2300,  
Houston, TX 77002

United States Trustee  
1000 Louisiana #2300  
Houston, TX 77002

Wells Fargo Auto Bankruptcy Dept  
435 Fork Rd #300  
St. Louis Park, MN 55425-7648

Debtor(s): Valerie Verneal Henry

Case No:

Chapter: 13

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

Acceptance Now ATTN: AcceptanceNOW Customer Se: 5501 Headquarters Dr Plano, TX 75024	Caine & Weiner CUTCO Attn: Bankruptcy PO Box 5010 Woodland Hills, CA 91365	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346
AD Astra Rec Svs 7330 W 33rd S #118 Witcica KS 67205	Cash Factory 6965 S. Rainbow Blvd #130 Las Vegas, NV 89119	Irina Zaydman MD 16659 SW Frwy #301 Sugar Land TX 77479
AMCA Collection Agency P O Box 1235 Elmsford, NY 10523-0935	CCS Wells Fargo Two Wells Avenue Newton Center, MA 02459-3208	IRS Special Procedures 2970 Market St., Stop 5-Q30.133 Philadelphia, PA 19104-5016
AmeriCredit Financial Services, 4000 Embarcadero Arlington TX 76014	Central Portfolio Control 6640 Shady Oak Rd. #300 Eden Prairie, MN 55344-7710	IRS Special Procedures 1919 Smith Stop 5024 HOU Houston TX 77002
AmeriCredit/GM Financial Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	Commonwealth Financial 245 Mai St Dickson City, PA 18519	IRS Special Procedures 1919 Smith Stop 5024 HOU Houston, TX 77002
ARS-ACS PRIM CR PHYS SW PA Attn: Bankruptcy PO Box 459079 Sunrise, FL 33345	Credit Collection Services Two Wells Avenue Newton Center, MA 02459-3208	John P. Dillman/T.Grundemeier Linebarger Goggan Blair & Samps. P.O. Box 3064 Houston, TX 77253-3064
Avante 3600 South Gessner Road Ste 225 Houston, TX 77063	Credit First National Assoc Attn: BK Credit Operations PO Box 81315 Cleveland, OH 44181	Mr Cooper/NS for Bank of NY Mellon Trust Po Box 619094 Dallas TX 75261-9741
Bank Of America Attn: Bankruptcy PO Box 982238 El Paso, TX 79998	EdFinancial Services Attn: Bankruptcy PO Box 36008 Knoxville, TN 37930	Perdue, Brandon, Fielder, Collins & Mott, L.L.P. 1235 North Loop West, Suite 600 Houston, TX 77008
Barrett Daffin Frappier Turner 4004 Belt line Rd #100 Addison, TX 75001 Fax: 972-341-0673	Ft Bend Cty Et Al (ESCROWED) Patsy Schultz, Tax A/C P.O. Box 1028 Sugar Land, TX 77487	PFS Group 7670 Woodway #250 Houston, TX 77063
Burger Law Firm 3000 Wesleyan Suite 305 Houston TX 77027	HRRG PO Box 8486 Coral Springs, FL 33075	Riverpark West POA, Inc c/o Crest Mngt co Po Box 219320 Houston TX 7218

Debtor(s): Valerie Verneal Henry

Case No:

Chapter: 13

SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

Roberts Markel Weinberg Butler : Wells Fargo Auto Bankruptcy Dep  
for 435 Fork Rd #300  
2800 Post Oak Blvd #577 St. Louis Park, MN 54 83707-764  
Houston TX 77056

Select Portfolio Servicing, Inc  
Attn: Bankruptcy  
PO Box 65250  
Salt Lake City, UT 84165

ServPro of River Oaks  
1607 Rice St  
Rosenberg, TX 77471

SKO Brenner American  
40 Daniel St  
PO Bx 230  
Frmmgale, NY11734

Ten Dollas Paydaday loan.com  
Williams and Brown  
4691 Clifton Prkwy  
Hamburg, NY 14075

Title Max  
ATT: LEgal  
15 Bull Street  
Savannah, Ga. 31401

Transworld Systems  
2235 Mercury Way #275  
Santa Rosa, CA 95407

United Stated Dept Justice  
US Attorney- Room 327D  
10th and Constitutiion Ave NW  
Washington DC 20530

United States Attorney  
Dept of Justice  
1000 Louisiana, Suite 2300,  
Houston, TX 77002

United States Trustee  
1000 Louisiana #2300  
Houston, TX 77002

John V. Burger, Bar No. 03378650  
 Burger Law Firm  
 3000 Wesleyan  
 Suite 395  
 Houston TX 77027  
 (713) 960-9696  
 Attorney for the Petitioner

# UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS

HOUSTON DIVISION

In re:

**Valerie Verneal Henry**

Case No.:

SSN: **xxx-xx-3125**

SSN: \_\_\_\_\_

Debtor(s)

## Numbered Listing of Creditors

Address:

**1802 Granite Field Lane  
 Richmond, TX 77469**

Chapter: **13**

	Creditor name and mailing address	Category of claim	Amount of claim
1.	Acceptance Now ATTN: AcceptanceNOW Customer Service / B 5501 Headquarters Dr Plano, TX 75024 xxxxxxx1046	Unsecured Claim	\$0.00
2.	AD Astra Rec Svs 7330 W 33rd S #118 Witcica KS 67205 x9426	Unsecured Claim	\$0.00
3.	AMCA Collection Agency P O Box 1235 Elmsford, NY 10523-0935	Unsecured Claim	\$0.00
4.	AmeriCredit Financial Services, Inc 4000 Embarcadero Arlington TX 76014	Unsecured Claim	\$0.00
5.	AmeriCredit/GM Financial Attn: Bankruptcy PO Box 183853 Arlington, TX 76096 xxxxx7185	Unsecured Claim	\$0.00
6.	ARS-ACS PRIM CR PHYS SW PA Attn: Bankruptcy PO Box 459079 Sunrise, FL 33345 xxxx9220	Unsecured Claim	\$673.00



in re: **Valerie Verneal Henry**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Avante 3600 South Gessner Road Ste 225 Houston, TX 77063 xxxxxxx xxx xxxxxx xxxx xxxx SW PA	Unsecured Claim	\$797.00
8.	Avante 3600 South Gessner Road Ste 225 Houston, TX 77063 xxxxxxx xxx xxxxxx xxxx xxxx SW PA	Unsecured Claim	\$797.00
9.	Bank Of America Attn: Bankruptcy PO Box 982238 El Paso, TX 79998 xxxx4961	Unsecured Claim	\$0.00
10.	Barrett Daffin Frappier Turner & Engel 4004 Belt line Rd #100 Addison, TX 75001 Fax: 972-341-0673	Unsecured Claim	
11.	Burger Law Firm 3000 Wesleyan Suite 305 Houston TX 77027	Priority Claim	\$4,040.00
12.	Caine & Weiner CUTCO Attn: Bankruptcy PO Box 5010 Woodland Hills, CA 91365 xxxx7875	Unsecured Claim	\$0.00
13.	Cash Factory 6965 S. Rainbow Blvd #130 Las Vegas, NV 89119	Unsecured Claim	\$666.11
14.	CCS Wells Fargo Two Wells Avenue Newton Center, MA 02459-3208	Unsecured Claim	
15.	Central Portfolio Control 6640 Shady Oak Rd. #300 Eden Prairie, MN 55344-7710 x464	Unsecured Claim	

in re: **Valerie Verneal Henry**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Commonwealth Financial 245 Mai St Dickson City, PA 18519	Unsecured Claim	
17.	Credit Collection Services Two Wells Avenue Newton Center, MA 02459-3208	Unsecured Claim	
18.	Credit First National Assoc Attn: BK Credit Operations PO Box 81315 Cleveland, OH 44181 xxxxx2178	Unsecured Claim	\$0.00
19.	EdFinancial Services Attn: Bankruptcy PO Box 36008 Knoxville, TN 37930 xxxxxxxxxxx1749	Unsecured Claim	\$16,955.00
20.	Ft Bend Cty Et Al (ESCROWED) Patsy Schultz, Tax A/C P.O. Box 1028 Sugar Land, TX 77487	Secured Claim	\$4,500.00
21.	HRRG PO Box 8486 Coral Springs, FL 33075 x4873	Unsecured Claim	
22.	Irina Zaydman MD 16659 SW Frwy #301 Sugar Land TX 77479	Unsecured Claim	
23.	IRS Special Procedures 2970 Market St., Stop 5-Q30.133 Philadelphia, PA 19104-5016	Unsecured Claim	\$0.00
24.	IRS Special Procedures 1919 Smith Stop 5024 HOU Houston TX 77002	Priority Claim	\$0.00

in re: **Valerie Verneal Henry**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	John P. Dillman/T.Grundemeier Linebarger Goggan Blair & Sampson P.O. Box 3064 Houston, TX 77253-3064	Unsecured Claim	
26.	Mr Cooper/NS for Bank of NY Mellon Trust Po Box 619094 Dallas TX 75261-9741 xxxxxx1021	Secured Claim	\$275,000.00
27.	Mr Cooper/NS for Bank of NY Mellon Trust Po Box 619094 Dallas TX 75261-9741 xxxxxx1021	Secured Claim	\$58,000.00
28.	Mr Cooper/NS for Bank of NY Mellon Trust Po Box 619094 Dallas TX 75261-9741 xxxxxx1021	Secured Claim	\$64,408.80
29.	Perdue, Brandon, Fielder, Collins & Mott, L.L.P. 1235 North Loop West, Suite 600 Houston, TX 77008	Unsecured Claim	
30.	PFS Group 7670 Woodway #250 Houston, TX 77063	Unsecured Claim	\$0.00
31.	Riverpark West POA, Inc c/o Crest Mngt co Po Box 219320 Houston TX 7218	Secured Claim	\$3,500.00
32.	Roberts Markel Weinberg Butler Hailey PC for 2800 Post Oak Blvd #577 Houston TX 77056	Unsecured Claim	\$0.00
33.	Select Portfolio Servicing, Inc Attn: Bankruptcy PO Box 65250 Salt Lake City, UT 84165 xxxxxxxx3588	Unsecured Claim	\$0.00

in re: **Valerie Verneal Henry**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
34.	ServPro of River Oaks 1607 Rice St Rosenberg, TX 77471	Unsecured Claim	
35.	SKO Brenner American 40 Daniel St PO Bx 230 Frmmgale, NY11734	Unsecured Claim	
36.	Ten Dollas Paydaday loan.com Williams and Brown 4691 Clifton Prkwy Hamburg, NY 14075	Unsecured Claim	\$510.00
37.	Title Max ATT: LEqual 15 Bull Street Savannah, Ga. 31401	Unsecured Claim	
38.	Transworld Systems 2235 Mercury Way #275 Santa Rosa, CA 95407	Unsecured Claim	
39.	Wells Fargo Auto Bankruptcy Dept 435 Fork Rd #300 St. Louis Park, MN 54 83707-7648	Unsecured Claim	

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

**DECLARATION**I, **Valerie Verneal Henry**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Valerie Verneal Henry**Valerie Verneal Henry**Date: 8/3/2018